



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of

Daniel I. FLITCROFT et al.

Application No.: 09/548,659

Filed: April 13, 2000

For: DELIVERY OF A SECURE MEANS OF  
GENERATING PERSON-TO-PERSON,  
PERSON-TO-BUSINESS, BUSINESS-  
TO-PERSON, AND BUSINESS-TO-  
BUSINESS FINANCIAL  
TRANSACTIONS

Group Art Unit: 2768

Examiner: Unassigned

3628

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT  
TRANSMITTAL LETTER

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

Enclosed is an Information Disclosure Statement and accompanying form PTO-1449 for the above-identified patent application.

- ☒ [X] No additional fee for submission of an IDS is required.
- ☐ [ ] The fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e) is also enclosed.
- ☐ [ ] A certification under 37 C.F.R. § 1.97(e), and the fee of \$180.00 (1806) as set forth in 37 C.F.R. § 1.17(p) are also enclosed.
- ☐ [ ] Charge \$\_\_\_\_\_ to Deposit Account No. 02-4800 for the fee due.
- ☐ [ ] A check in the amount of \$\_\_\_\_\_ is enclosed for the fee due.

The Commissioner is hereby authorized to charge any appropriate fees under 37 C.F.R. §§ 1.16, 1.17 and 1.21 that may be required by this paper, and to credit any overpayment, to Deposit Account No. 02-4800. This paper is submitted in duplicate.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

P.O. Box 1404  
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By: John F. Guay  
John F. Guay  
Registration No. 47,248

Date: November 20, 2002



Patent  
Attorney's Docket No. 032668-004

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Daniel I. FLITCROFT et al. ) Group Art Unit: 2768  
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INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents  
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Sir:

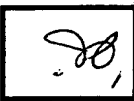
In accordance with the duty of disclosure as set forth in 37 C.F.R. § 1.56, Applicants hereby submit the following information in conformance with 37 C.F.R. §§ 1.97 and 1.98. Pursuant to 37 C.F.R. § 1.98, a copy of each of the documents cited is enclosed.

1. U.S. Patent No. 6,343,279
2. U.S. Patent No. 6,240,397
3. U.S. Patent No. 5,621,201
4. EP 0 590 861 A2
5. EP 0 590 961 A2
6. Owen Thomas, Money Changers; Moolah; Online Cash; [www.ecompany.com](http://www.ecompany.com), October 2000.
7. GE Capital Financial, Inc., "GE Pre-Authorization System," [www.ge.com/capital/cardservices/corpcard/3pcard4.htm](http://www.ge.com/capital/cardservices/corpcard/3pcard4.htm).

The documents being submitted within three (3) months of the filing or entry of the national stage of this application or before the first Office Action on the merits, whichever is later, therefore under 37 C.F.R. § 1.97(b) no fee or statement is required.

The Examiner's attention is directed to the following copending applications and the documents cited therein:

<u>Application Number</u>	<u>Filing date</u>
10/160,178	June 4, 2002
10/160,190	June 4, 2002.

 In accordance with M.P.E.P. § 609(c)(2) (August 2001, page 600-131), the Office is requested to return a copy of this Information Disclosure Statement with the Examiner's initials adjacent to this paragraph indicating that this copending application has been considered.

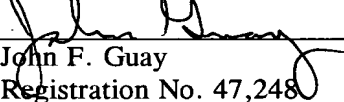
By citation to the copending application, confidentiality is not waived and the Office is requested to maintain the confidentiality of the copending application under 35 U.S.C. § 122.

To assist the Examiner, the documents are listed on the attached form PTO-1449. It is respectfully requested that an Examiner-initialed copy of this form be returned to the undersigned.

Respectfully submitted,

BURNS, DOANE, SWECKER & MATHIS, L.L.P.

Date: November 20, 2002

By:   
John F. Guay  
Registration No. 47,248

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